

Information to identify the case:

 Debtor 1: Joshua LaRue Anderson

Social Security number or ITIN: xxx-xx-5506

First Name Middle Name Last Name

EIN: --

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN:

EIN: --

United States Bankruptcy Court: District of Minnesota

Date case filed for chapter: 13 5/3/24

Case number: 24-60206 - MER

You can receive court notices and orders by **email** instead of U.S. Mail via these **two options**:

For creditors: Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.

For debtors: Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn**


Official Form 309I
Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua LaRue Anderson	
2. All other names used in the last 8 years		
3. Address	1514 16th Street S Saint Cloud, MN 56301	
4. Debtor's attorney Name and address	William P. Kain Kain & Henahan, LLC 703 West St. Germain Street PO Box 1537 Saint Cloud, MN 56302	Contact phone 612-438-8006 Email: bill@kainhenahan.com
5. Bankruptcy trustee Name and address	Kyle Carlson Chapter 13 Trustee PO Box 519 Barnesville, MN 56514	Contact phone: 218-354-7356 Email: info@carlsonch13mn.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	404 Gerald W. Heaney Federal Building and U.S. Courthouse and Customhouse 515 West First Street Duluth, MN 55802	Hours open: Monday - Friday 8:00AM to 4:30PM Contact phone (218) 529-3600 Web address www.mnb.uscourts.gov Date: 5/3/24

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 13, 2024 at 04:15 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 622 767 5216, and Passcode 2919663136, or call 1-218-270-5706
For additional meeting information, go to https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/12/24 Filing deadline: 7/12/24 Filing deadline: 10/30/24
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Proofs of claim can be filed electronically on the court's website: www.mnb.uscourts.gov . No login or password is required. Alternatively, a Proof of Claim form may be obtained at the same website or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/30/24 at 10:00 AM , Location: Courtroom 2, 2nd floor, 118 S Mill St, Fergus Falls, MN 56537 Deadline to object to confirmation of the Chapter 13 Plan: 7/23/24.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court
District of Minnesota

In re:
Joshua LaRue Anderson
Debtor

Case No. 24-60206-MER
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-6
Date Rcvd: May 03, 2024

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db	+ Joshua LaRue Anderson, 1514 16th Street S, Saint Cloud, MN 56301-5613
63163277	Halliday, Watkins & Mann PC, 1333 Northland Dr Ste 205, Mendota Hts, MN 55120-1430
63163279	+ Kain + Henehan LLC, 703 West St Germain St, Saint Cloud, MN 56301-3534
63163283	Stephanie-Ann Caldwell, 4222 Clearwater Rd Apt 202, Saint Cloud, MN 56301-5098

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bill@kainhenehan.com	May 03 2024 21:14:00	William P. Kain, Kain & Henehan, LLC, 703 West St. Germain Street, PO Box 1537, Saint Cloud, MN 56302
tr	+ Email/Text: INFO@CARLSONCH13MN.COM	May 03 2024 21:15:00	Kyle Carlson, Chapter 13 Trustee, PO Box 519, Barnesville, MN 56514-0519
smg	+ EDI: MINNDEPREV.COM	May 04 2024 01:02:00	Minnesota Department of Revenue, Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	May 03 2024 21:14:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust	+ Email/Text: ustregion12.mn.ecf@usdoj.gov	May 03 2024 21:14:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
63163275	+ EDI: CAPITALONE.COM	May 04 2024 01:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
63163278	EDI: IRS.COM	May 04 2024 01:02:00	Internal Revenue Service, General Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
63163276	EDI: JPMORGANCHASE	May 04 2024 01:02:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101
63163281	+ EDI: MINNDEPREV.COM	May 04 2024 01:02:00	MN Revenue, BANKRUPTCY SECTION, PO Box 64447, Saint Paul, MN 55164-0447
63163282	Email/Text: EBN@Mohela.com	May 03 2024 21:14:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
63163280	+ Email/Text: cc-bklitigation@messerlikramer.com	May 03 2024 21:14:00	Messerli & Kramer, P.A., 3033 Campus Drive Ste 250, Plymouth, MN 55441-2651
63163284	+ EDI: USBANKARS.COM	May 04 2024 01:02:00	US Bank/Guidance Residential, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:	
Name	Email Address
Kyle Carlson	info@carlsonch13mn.com barnesville13@ecf.epiqsystems.com;trusteeMNB50@ecf.epiqsystems.com
US Trustee	ustpre12.mn.ecf@usdoj.gov
William P. Kain	on behalf of Debtor 1 Joshua LaRue Anderson bill@kainhenahan.com MHenahan@jubileebk.net
TOTAL: 3	